STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of October, 2004, and acknowledged on the 15th day of October, 2004, Thomas D. Coker, executed and delivered a certain Deed of Trust unto Bridgforth & Burtin, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2091 at Page 219; and

WHEREAS, on the 26th day of January, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC., assigned said Deed of Trust unto Deutsche Bank National Trust Company, as Trustee under the Pooling and Servicing Agreement dated as of August 1, 2007, GSAMP Trust 2007-HSBC1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3269 at Page 88; and

WHEREAS, on the 7th day of March, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3282 at Page 687; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 98, Section B, Southern Trace II, situated in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 33, in the office of the Chancery Clerk of DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of September, 2011.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

DMM/F11-0072

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of April, 2006, and acknowledged on the 28th day of April, 2006, Louis Washington, a single man, executed and delivered a certain Deed of Trust unto Barry C. Blackburn, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2502 at Page 144; and

WHEREAS, on the 5th day of August, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto U.S. Bank National Association, as Trustee for SASCO 2007-BC4, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2932 at Page 789; and

WHEREAS, on the 12th day of August, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2937 at Page 340; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 125, Section G, Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 40, page 46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of September, 2011.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F08-2206

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of March, 2009, and acknowledged on the 30th day of March, 2009, Sherry E. Bellows aka Sherry Bellows and Michael D. Bellows, wife and husband, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 3013 at Page 537; and

WHEREAS, on the 21st day of June, 2010, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3179 at Page 778 and re-recorded in DK T Book 3272 at Page 462; and

WHEREAS, on the 22nd day of June, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3181 at Page 73 and re-recorded in DK T Book 3281 at Page 142; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 8, Section A, Weatherby Place Subdivision, located in Section 14, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 94, Page 20, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Joe Ward by Warranty Deed from Cobblestone Construction, LLC, dated February 12, 2007 and recorded February 15, 2007 of record at Book 551, Page 175, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of September, 2011.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

DMM/F10-1693

PUBLISH: 11.8.11/11.15.11/11.22.11

Phylauteau



Department of the Treasury - Internal Revenue Service

10/31/11 9:51:06
DK F BK 18 PG 73
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Public Auction Sale

Under the authority in Internal Revenue Code section 6331, the property described below has been seized for nonpayment of internal revenue taxes due from

JOSEPH C & CHARLOTTE T. MAY, 6667 STAR LANDING RD., LK CORMORANT, MS 39641-9544

The property will be sold at public auction as provided by Internal Revenue Code section 6335 and related regulations.

Date of Sale:

NOVEMBER 29

20 11

Time of Sale:

11:00 A.M. BIDDER REGISTRATION - 10:45 A.M.

Place of Sale:

DESOTO COUNTY COURTHOUSE, 2535 HWY 51 S., HERNANDO, MS 38632

Title Offered:

Only the right, title, and interest of JOSPEPH C. & CHARLOTTE T. MAY

in and to the property will be offered for sale. If requested, the Internal Revenue Service will furnish information about possible encumbrances, which may be useful in determining the

value of the interest being sold. (See "Nature of Title" for further details.)

Description of Property:

Lot 46, Flicker Ridge Subdivision, in Section 34, Township 2 South, Range 9 West, as per plat thereof recorded in Plat Book 37, Pages 42-48, in the office of the Chancery Clerk of Desoto County, Mississippi.

Property in the description is at the physical address of 8385 Flicker Ridge, Lake Cormorant, MS 38641; however, only the land is being sold-not the mobile home.

The property is a 3 acre tract of real property in the Flicker Ridge Subdivision.

Minimum bid: \$2,471.41

Encumbrances: DEED - \$4,849.91 & PROPERTY TAXES - \$1,678.68

Property may be inspected at:	DRIVE BY ONLY - unimproved real estate located at 8385 Flicker Ridge, Lake Cormorant, MS
Payment Terms:	Full payment required on acceptance of highest bid due within two hours. Deferred payment as follows:
Form of Payment:	All payments must be by cash, certified check, cashier's or treasurer's check or by a United States postal, bank, express, or telegraph money order. Make check or money order payable to the United States Treasury.

Name	S. KUYKENDALL	Signature Digitally signed by Shelia J. Kuykendall Shelia J. Kuykendall Dit: on=Shelia J. Kuykendall, o=58/SE, ou=58/SE, email; c=US Date: 2011, 10 (5), 1146-18, 0/S00*		Date
Title	P.A.L.S.			10/26/2011
Addres 12941	Phone			
				(713)201-8820

Catalog No. 18490S

www.irs.gov

Form **2434** (Rev. 10-2003)

Form **2434-B** (Rev. October 2003)

Department of the Treasury — Internal Revenue Service

Notice of Encumbrances Against or Interests in Property Offered for Sale

NOTE: The Internal Revenue Service does not warrant the correctness or completeness of the information listed but provides it solely to help the prospective bidder determine the value of the interest being sold. Bidders should, therefore, verify for themselves the validity, priority, and amount of encumbrances against the property offered for sale. Each party listed below was mailed a notice of sale on or before (Date)

As of this date, the following are the encumbrances against or interests in the property (as described in the Notice of Public Auction or Notice of Seeled Bid Sele) that was selzed for nonpayment of Internal Revenue taxes due from (Name): Joseph C & Charlotte T May Some of these encumbrances or interests may be superior to the lien of the United States.

Encur	pe of nbrance nterest	Amount of Encumbrance or Interest	Date of instrument Creating Encumbrance or interest	Date and Place Recorded	Name and Address of Party Holding Encumbrance or Interest	Date of Information
Trust De assignm Warrant	1	\$4,849.91	02/14/2000	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632	Alvin E Gilliss, P.O. Box 205, Southaven, MS 38671	07/26/2011
Dellnque Property		\$94 8.88	02/01/2010	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632	07/19/2011
Delinque Property		\$729.80	02/01/2011	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632	07/19/2011
Notice of Federal 1	_	\$68,092.40	02/07/2005	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632 07/21/2005	Dept of Treasury, IRS, 111 E Troy St. Tupelo, MS 38804	08/26/2011
Notice of Federal Tax Lien		\$76,132.48	06/19/2006	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632 07/24/2005	Dept of Treasury, IRS, 111 E Troy St. Tupelo, MS 38804	08/26/2011
Name Title	S. KUY	KENDALL	1	Signature Shelia J. Kuyk	Digitally signed by Shelia J. Kuykendall Div. cn=Shelia J. Kuykendall, o=SB/SE, ou=SB/SE, email, c=US Date: 2011.08.26 12:12:36-05'00'	Date (mmddyyyy) 08/26/201

Catalog No. 18492O

Sheet 1 of 2

www.irs.gov

Form **2434-B** (Rev. 10-2003)

Form **2434-B** (Rev. October 2003)

Department of the Treasury — Internal Revenue Service

Notice of Encumbrances Against or Interests in Property Offered for Sale

NOTE: The Internal Revenue Service does not warrant the correctness or completeness of the information listed but provides it solely to help the prospective bidder determine the value of the interest being sold. Bidders should, therefore, verify for themselves the validity, priority, and amount of encumbrances against the property offered for sale. Each party listed below was mailed a notice of sale on or before (Date) ________

As of this date, the following are the encumbrances against or interests in the property (as described in the Notice of Public Auction or Notice of Sealed Bid Sale) that was seized for nonpayment of Internal Revenue taxes due from (Name): Joseph C & Charlotte T May Some of these encumbrances or interests may be superior to the lien of the United States.

Type of Encumbro or Interes	ance Encumbrance	Date of Instrument Creating Encumbrance or Interest	Date and Place Recorded	Name and Address of Party Holding Encumbrance or Interest	Date of Information
Notice of Federal Ta Lien	\$14,484.08 x	07/31/2006	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632 11/28/2006	Dept of Treasury, IRS, 111 E Troy St. Tupelo, MS 38804	08/26/2011
Notice of Federal Ta Lien	\$7,424.31	09/10/2007	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632 09/08/2008	Dept of Treasury, IRS, 111 E Troy St. Tupelo, MS 38804	08/26/2011
Notice of Federal Ta Lien	\$17,002.15	07/27/2009	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632 08/31/2009	Dept of Treasury, IRS, 111 E Troy St. Tupelo, MS 38804	08/26/2011
Notice of Federal Ta: Lien	\$21,237.15	08/24/2009	Chancery Clerk of Desoto Co., 2535 Hwy 51 S., Hernando MS 38632 09/22/2009	Dept of Treasury, IRS, 111 E Troy St. Tupelo, MS 38804	08/26/2011
Name (S. KUYKENDALL		Signature Digitally signed by Shelia J. Kuykendall		Date (mmddyyyy)
Title P.A.L.S.			Shelia J. Kuykendall ON: cn=Shelia J. Kuykendall, o=SB/SE, ou=SB/SE, email, c=US Date: 2011.08.26 12:01:48-05'00'		08/26/20

Catalog No. 18492O

Sheet 1 of 2

www.irs.gov

Form **2434-B** (Rev. 10-2003)

TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 9, 2009, Mitchell Richmond and wife, Gloria Richmond, executed a Deed of Trust to Mary Austin Monteith, as Trustee for the benefit of North Mississippi Investment Properties, LLC, which Deed of Trust is recorded in Trust Deed Book 3079, Page 468, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the said North Mississippi Investment Properties, LLC, has heretofore assigned to DeSoto County Bank the aforesaid deed of trust together with the indebtedness secured thereby by instrument dated September 9, 2009 and recorded in the aforesaid Chancery Clerk's Office in Book 3082 at Page 388; and whereas, DeSoto County Bank has heretofore assigned back to North Mississippi Investment Properties, LLC the aforesaid deed of trust together with the indebtedness secured thereby by instrument dated September 12, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3341 at Page 440 and re-recorded in Book 3343 at Page 589; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, North Mississippi Investment Properties, LLC having requested the undersigned Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Trustee's fees and expenses of sale;

NOW, THEREFORE, I, Mary Austin Monteith, Trustee in said Deed of Trust, will on the November 29, 2011, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M) at the east front door of the County Courthouse in Hernando, DeSoto County, State of Mississippi, the following described property:

11-29-11

Lot 232, Phase II, Section "G", Northwood Hills Subdivision, located in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 87, Pages 16-17, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will convey only such title as is vested in me as Trustee.

WITNESS MY SIGNATURE this the 10th day of October, 2011.

1 Day austul Outeille Mary Austin Monteith, Trustee

Publish: November 1st, 8th, 15th, and 22nd, 2011.

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of June, 2009, and acknowledged on the 9th day of June, 2009, Timothy R. Davis aka Timothy Robert Davis and his wife, Nicolette J. Davis aka Nicolette Jean Davis, executed and delivered a certain Deed of Trust unto Reid Stanford, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for National Bank of Kansas City, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3047 at Page 248; and

WHEREAS, on the 5th day of July, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for National Bank of Kansas City, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 194; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 789; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 21, Pleasant Ridge Estates Subdivision, located in Section 23, Township 1 South, Range 7 West, as per plat thereof of record in Plat Book 94, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Trinity Homes, LLC by virtue of Warranty Deed from Terry Fortwengler, Larry McNabb and Dale Bradshaw, established May 9, 2007, and recorded in Book 557, Page 791, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Terry Fortwengler, ET AL, by virtue of Warranty Deed from Grove Partners, LLC, established May 9, 2007 and recorded in Book 558, Page 24, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Grove Partners by virtue of Warranty Deed from Realtract Inc., established April 22, 2004 and recorded in Book 470, Page 239, in the office of the Chancery Clerk of DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of October, 2011.

Scan A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F11-1779

PUBLISH: 11-8-11/11-15-11/11-22-11

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 3rd day of May, 2010, and acknowledged on the 3rd day of May, 2010, Latonya M. Weeks, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3162 at Page 694; and

WHEREAS, on the 8th day of September, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 203; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 794; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 166, Section C, Ansley Park Subdivision, situated in Section 21, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 92, Page 27-28 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of October, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F11-1774

PUBLISH: 11-8-11/11-15-11/11-22-11

11-29-11

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of October, 2007, and acknowledged on the 22nd day of October, 2007, Terry C. Lane, an unmarried man, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2816 at Page 759; and

WHEREAS, on the 16th day of June, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, assigned said Deed of Trust unto Bank of America, NA sbm to BAC Home Loans Servicing, Lp fka Countrywide Home Loans Servicing, Lp, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 196; and

WHEREAS, on the 16th day of June, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 198; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land referred to in this policy is situated in the State of MS, County of Desoto, City of Olive Branch and described as follows:

The land lying and being situated in Desoto County, Mississippi, to wit:

4.55 acre tract in the Northeast Quarter of Section 35, Township 1 South, Range 6 West, Olive Branch, DeSoto County, Mississippi, being part of Elizabeth Wiseman's 7 acre tract as recorded in Warranty Deed Book 117, Page 251 in the Chancery Clerk's Office of DeSoto County, Mississippi and being more particularly described as follows, to-wit:

Beginning at a point in the West line of Hacks Cross Road South 4 deg 27 minutes 57 seconds East 1589.05 feet and South 84 deg 35 minutes 31 seconds West 93.29 feet from the Northeast corner of said Section 35; said point being the Southeast corner of Lot 1 of the Lonnie Woods Subdivision; thence South 84 deg 35 minutes 31 seconds West along the South line of said Lot 1 a distance of 324.28 feet to the Southwest corner of said Lot 1, said point being the true point of beginning for the hereafter described 4.55 acre tract; thence Westwardly along the South line of the said 7 acre tract the following courses South 84 deg 35 minutes 31 seconds West 106.64 feet to a point; thence South 4 deg 27 minutes 57 seconds East 65.49 feet to a point; thence South 85 deg 28 minutes 41 seconds West 1138.88 feet to a point; thence North 2 deg 24 minutes 48 seconds West along the East line of the West 1.24 acres of said 7 acre tract 162.66 feet to a point; thence along the North line of said 7 acre tract the following courses North 85 deg 23 minutes 41 seconds East 1132.92 feet to a point; thence North 4 deg 27 minutes 57 seconds West 35.73 feet to a point; thence North 84 deg 35 minutes 14 seconds East 78.55 feet to the Northwest corner of Lot 1 of the Lonnie Woods Subdivision; thence South 16 deg 19 minutes 16 seconds East along the West line of said Lot 1 a distance of 136.90 feet to the point of beginning containing 198,030.92 square feet or 4.55 acres.

A 25 foot width easement for the purpose of ingress and egress situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, being described as existing along a 1.003 acre tract said 1.003 acre tract being the same property described of recorded in Deed Book 313, Page 455, Chancery Clerk's Office, DeSoto County, Mississippi and being as per the attached plat. Said property being situated in the Northeast Quarter of Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of October, 2011.

Michael Jedynak Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F11-0917

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 8th day of July, 2008, and acknowledged on the 8th day of July, 2008, Thomas M. Edwards and Stephanie M. Edwards, husband and wife, executed and delivered a certain Deed of Trust unto Emmett James House or Bill R. McLaughlin, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Regions Bank d/b/a Regions Mortgage, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2923 at Page 346 and rerecorded in Book 2965 at Page 518 and re-recorded in Book 2972 at Page 223; and

WHEREAS, on the 17th day of October, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Regions Bank d/b/a Regions Mortgage, assigned said Deed of Trust unto U.S. Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 791; and

WHEREAS, on the 17th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 792; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 170, Stone Creek Subdivision, Phase B of Plum Point Villages PUD, situated in Section 1, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 57, Page 26-27 in the Chancery Clerk's Office of DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of October, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F11-1874

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of October, 2004, and acknowledged on the 15th day of October, 2004, Thomas D. Coker, executed and delivered a certain Deed of Trust unto Bridgforth & Burtin, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2091 at Page 219; and

WHEREAS, on the 26th day of January, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC., assigned said Deed of Trust unto Deutsche Bank National Trust Company, as Trustee under the Pooling and Servicing Agreement dated as of August 1, 2007, GSAMP Trust 2007-HSBC1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3269 at Page 88; and

WHEREAS, on the 7th day of March, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3282 at Page 687; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 98, Section B, Southern Trace II, situated in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 33, in the office of the Chancery Clerk of DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of September, 2011.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

Michael Jedynah

Monroe, LA 71201 (318) 330-9020

DMM/F11-0072

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of April, 2007, and acknowledged on the 17th day of April, 2007, Charles Miller and Claretta Miller, Husband and Wife, executed and delivered a certain Deed of Trust unto First National Finacial Title Services, Inc., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee First Magnus Financial Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2701 at Page 126; and

WHEREAS, on the 29th day of December, 2010, Mortgage Electronic Registration Systems, Inc. as nominee First Magnus Financial Corporation, assigned said Deed of Trust unto Federal National Mortgage Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3266 at Page 488; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 379; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 50, Phase 2, Estates of Southern Trails, situated in Section 16, Township 2 South, Range 6 West, as shown by plat of record in Plat Book 98, at Page 31-33, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of November, 2011.

Michael Jedynak / Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

DMM/F11-1879

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of September, 2008, and acknowledged on the 9th day of September, 2008, Shirley V Cassini, a single person, executed and delivered a certain Deed of Trust unto Alan E South, Attorney at Law, South & Associates, PC, Trustee for Urban Financial Group, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2960 at Page 692; and

WHEREAS, on the 9th day of September, 2011, Urban Financial Group, assigned said Deed of Trust unto Reverse Mortgage Solutions, Inc, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 293; and

WHEREAS, on the 9th day of September, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 294; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described real estate, located and situated in Desoto County, Mississippi and more particularly described as follows, to-wit:

Lot 2008, Section I, Southaven West Subdivision, in Section 23, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Pages 42-43, in the office of the Chancery Clerk of Desoto County, Mississippi.

Being all and the same lands and premises conveyed to Shirley V. Cassini, a single person, by Archie W. Thomas in a Warranty Deed executed 3/31/1997 and recorded 4/2/1997 in Book 314, Page 299, of the Desoto County, Mississippi Land Records.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of November, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

DMM/F11-1581

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 1st day of February, 2007, and acknowledged on the 1st day of February, 2007, Linda Bawden, an unmarried person, and Reggie T. Jackson, executed and delivered a certain Deed of Trust unto Lem Adams III, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Suntrust Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2658 at Page 60; and

WHEREAS, on the 1st day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Suntrust Mortgage, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3339 at Page 541; and

WHEREAS, on the 10th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 1; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 27, Wilson Mill PUD Subdivision, in Section 28 & 33, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat therof recorded in plat book 58, page 40, in the Office of the Chancery Clerk of DeSoto County, Mississippi

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of November, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

DMM/F11-1699

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 6, 2007, Christopher Lester and wife, Demetrius Lester, as tenants by the entirety with full rights of survivorship and not as tenants in common executed a certain deed of trust to Jay Morris, Trustee for the benefit of JPMorgan Chase Bank, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,830 at Page 402 and re-recorded in Book 3,310 at Page 444 and re-recorded in Book 3,322 at Page 21; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated July 20, 2010 and recorded in Book 3,209 at Page 60 and rerecorded in Book 3,350 at Page 442 of the aforesaid Chancery Clerk's office; and

WHEREAS, Fannie Mae ("Federal National Mortgage Association") has heretofore substituted J. Gary Massey as Trustee by instrument dated June 17, 2011 and recorded in the aforesaid Chancery Clerk's Office in Book 3,315 at Page 682 and re-recorded in Book 3,350 at Page 444; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Fannie Mae ("Federal National Mortgage Association"), the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on November 29, 2011 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 26, The Shores at Maywood Subdivision, situated in Section 28, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 98, at Page 24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 1st day of November, 2011.

J. Gary Massey

SUBSTITUTED TRUSTEE

11-29-11

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

8143 Woodson Drive Olive Branch, MS 38654 10-001863JC

Publication Dates: November 8, 15, and 22, 2011

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of September, 2005, and acknowledged on the 29th day of September, 2005, Phillip J. Allen aka Phillip Allen and Tanette S. Allen, husband and wife, executed and delivered a certain Deed of Trust unto Jeff S. McCaskill, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage It, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2322 at Page 352; and

WHEREAS, on the 12th day of October, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage It, Inc., assigned said Deed of Trust unto U.S. Bank National Association, as Indenture Trustee on behalf of the holders of the Terwin Mortgage Trust 2006-1, Asset-Backed Securities, TMTS Series 2006-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3354 at Page 226; and

WHEREAS, on the 7th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3354 at Page 227; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 245, Section F, Fairhaven Estates Subdivision, in Sections 2 & 3, Township 2 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 82, Page 11-12 in the office of the Chancery Clerk of Desoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of November, 2011.

Michael Jedynak Substitute/Vrustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F11-1795

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 28th day of February, 2005, John B. Eldred and Lacy L. Eldred, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage a division of National City Bank of Indiana, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2168 at Page 168 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3314 at Page 72, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of November, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 452, Section "H", Dickens Place, P.U.D., in Section 9 & 16, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 87, Pages 27-32, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 1st day of November, 2011.

SUBSTITUTE TRUSTEE

11-29-11

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-01633

PUBLISH: 11/08/2011, 11/15/2011, 11/22/2011

A&E #11-01633

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STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of August, 2007, and acknowledged on the 29th day of August, 2007, Windell Marshall and Loretta Marshall, His Wife, executed and delivered a certain Deed of Trust unto Peter F. Makowiecki, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for First Tennessee Home Loans, A Division of First Tennessee Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2783 at Page 691; and

WHEREAS, on the 5th day of October, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for First Tennessee Home Loans, A Division of First Tennessee Bank, N.A., assigned said Deed of Trust unto Federal National Mortgage Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3352 at Page 514; and

WHEREAS, on the 20th day of October, 2011 the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 675; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 9, Nelson Estates Subdivision, located in Section 9, Township 2 S. Range 7 W. as shown on plat of record in Plat Book 94, Page 23 in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of November, 2011.

Sean A. Southern
Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

DMM/F11-1742

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of July, 2004, and acknowledged on the 23rd day of July, 2004, Earl T. Ayers, Janet S. Ayers, Husband and Wife, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2040 at Page 33; and

WHEREAS, on the 9th day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3342 at Page 697; and

WHEREAS, on the 20th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3357 at Page 517; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 184, Golf Villas of Crumpler Place PUD, Section 32, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 65, Pages 38-40, in the land records of the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of November, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

DMM/F11-1074

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 31st day of January, 2008, and acknowledged on the 31st day of January, 2008, Andrea S. Reid & David J. Reid, wife & husband, executed and delivered a certain Deed of Trust unto Peter F. Makowiecki, Trustee for First Tennessee Home Loans, a division of First Tennessee Bank N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2851 at Page 614; and

WHEREAS, on the 3rd day of March, 2008, First Horizon Home Loans, a division of First Tennessee Bank N.A., assigned said Deed of Trust unto U.S. Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2887 at Page 345; and

WHEREAS, on the 18th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 673; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of November, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 286, Section F, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 23, in the office of the Chancery Clerk of DeSoto County, Mississippi.

11-29-11

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of November, 2011.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

DMM/F11-1750